

In re:
Michael D. Cornier
Debtor

Case No. 22-12616-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 20, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:

Recip ID	Recipient Name and Address
db	Michael D. Cornier, 1112 N 9th St, Reading, PA 19604-2104
14725150	Telecom Self-Reported, PO Box 4550, Allen, TX 75013

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jan 21 2023 05:14:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 21 2023 00:12:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 21 2023 00:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14725138	Email/Text: backoffice@affirm.com	Jan 21 2023 00:12:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14725148	Email/Text: cfcbackoffice@contfinco.com	Jan 21 2023 00:12:00	TBOM/CONTFIN, 4550 New Linden Hill Rd, Wilmington, DE 19808
14725139	EDI: CAPITALONE.COM	Jan 21 2023 05:14:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
14725140	Email/Text: enotifications@santanderconsumerusa.com	Jan 21 2023 00:12:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14725141	Email/Text: compliance@contractcallers.com	Jan 21 2023 00:12:00	Contract Callers Inc, 501 Greene St Ste 302, Augusta, GA 30901-4415
14725142	Email/PDF: creditonebknofications@resurgent.com	Jan 21 2023 00:09:24	Credit One Ban, PO Box 98875, Las Vegas, NV 89193-8875
14725143	EDI: AMINFOFP.COM	Jan 21 2023 05:14:00	First Premier Bank, 601 N Minnesota Ave, Sioux Falls, SD 57104-2484
14725144	Email/PDF: resurgentbknofications@resurgent.com	Jan 21 2023 00:09:28	LVNV Funding, LL, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
14725145	EDI: CBS7AVE	Jan 21 2023 05:14:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14725681	EDI: PENNDEPTREV	Jan 21 2023 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14725681	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2023 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14725146	Email/Text: clientservices@remexinc.com		

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14725147	EDI: RMSC.COM	Jan 21 2023 00:11:00	Remex Inc., 307 Wall St, Princeton, NJ 08540-1515
14725149	EDI: PHINGENESIS	Jan 21 2023 05:14:00	SYNCB/WalMart, PO Box 965024, Orlando, FL 32896-5024
14725151	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 21 2023 05:14:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
14725152	EDI: VERIZONCOMB.COM	Jan 21 2023 00:12:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
14725153	EDI: BLUESTEM	Jan 21 2023 05:14:00	Verizon Wireless, PO Box 650584, Dallas, TX 75265-0584
		Jan 21 2023 05:14:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
SHAWN J. LAU	on behalf of Debtor Michael D. Cornier shawn_lau@msn.com g61705@notify.cincompass.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Michael D. Cornier	Social Security number or ITIN	xxx-xx-9015
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12616-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael D. Cornier

1/19/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.